



In Re:

Deborah A. Kaiser

Case No.: 18-22888-JNP

Adv. No.:

Hearing Date: 9/11/2018

Order Filed on October 15, 2018
by Clerk U.S. Bankruptcy Court
District of New Jersey

ORDER REGARDING REAFFIRMATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through 2 is hereby
ORDERED.

DATED: October 15, 2018



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

The Reaffirmation Agreement

between the Debtor(s) and Citizens One Auto Finance

_____ is:
(Creditor)

_____ Approved

X Disapproved.

However, the Court finds and concludes that the Debtor(s) has fully complied with deadlines of 11 U.S.C. Sections 521(a)(2), 521(a)(6) and 362(h). Accordingly, Creditor must seek further order of this Court in order to exercise any remedies under the subject installment agreement with respect to any pre-petition non-monetary defaults thereunder.

IT IS FURTHER ORDERED that in accordance with D.N.J. LBR 4001-2:

A secured creditor does not violate the automatic stay imposed by § 362 of the Code or the discharge injunction imposed by § 524 of the Code when it sends any of the following documents to the debtor:

- (1) _____ a regular monthly
statement or payment coupon;
- (2) _____ a reminder statement
which is informational only and does not demand payment;
- (3) _____ a notice of the status of
an escrow account, including a notice regarding calculation of a new monthly payment
based on a change in the property tax or insurance premium; or
- (4) _____ a notice of an adjustment
to a variable rate monthly mortgage payment resulting from a change in the interest rate.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Deborah A. Kaiser
Debtor

Case No. 18-22888-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2018.

db +Deborah A. Kaiser, 243 West Linden Avenue, Lindenwold, NJ 08021-3238

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Lee Martin Perlman on behalf of Debtor Deborah A. Kaiser ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4